

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1350194	shar\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:29
L2	2984333	cost or expense	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:29
L3	23935	1 with 2	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:29
L4	3873763	class or classif\$8 or categor\$5 or group\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:30
L5	37788	4 with 2	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:32
L6	1730	3 and 5	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:32
L7	7272244	adjust\$3 or chang\$3 or updat\$3	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:34

EAST Search History

L8	97094	7 with 2	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:34
L9	676	6 and 8	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:34
real (L10)	171	9 and @ad<"20001031"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/10 18:34

EAST Search History

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Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	265981	shar\$3	US-PGPUB	OR	ON	2006/10/10 18:36
L2	467295	cost or expense	US-PGPUB	OR	ON	2006/10/10 18:36
L3	167	(1 with 2).clm.	US-PGPUB	OR	ON	2006/10/10 18:37
L4	2	3 and @ad<"20001031"	US-PGPUB	OR	ON	2006/10/10 18:37

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Set	Items	Description
S1	19987517	SHAR???
S2	19281156	COST??? OR EXPENSE? ?
S3	834465	S1 (8N) S2
S4	29613725	CLASS?? OR CLASSIF????????? OR CATEGOR????? OR GROUP???
S5	704709	S4 (10N) S2
S6	70907	S3 AND S5

S7	22483196	UPDAT??? OR CHANG??? OR MODIF????????? OR ADJUST???
S8	823423	S7 (8N) S2
S9	51335	S6 AND S7
S10	8430905	COMBIN??????
S11	0	S10 (8N) S4
S12	11279	S10 (10N) S5
S13	764	S9 AND S12
S14	253	S13 NOT PY>2000
S15	177	RD (unique items)

read (S15)

15/TI,PD,AB/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

The role of quality cost in TQM
1997

ABSTRACT: A cost-based approach to select the quality improvement projects that are appropriate to the organization is a key part of the strategy for overall business success - to do the right things right.

15/TI,PD,AB/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Making government pay: Markets, politics, and the allocation of constitutional costs
Spring 2000

ABSTRACT: This article proceeds to explore potential justifications for constitutional compensation remedies other than optimal deterrence of government misconduct. Efficiency justifications based on the incentives and welfare of private actors seem misguided and, in fact, often suggest efficiency gains from withholding, rather than paying, compensation.

15/TI,PD,AB/3 (Item 3 from file: 15)
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Anomalies in residential electric rates: Harbinger of competition?
Jul 15, 1999

ABSTRACT: The rate trends for electricity are investigated using average annual data published by the US Energy Information Administration. Relationships between average industrial and residential electric rates in the various states are considered, as well as how far those states have moved toward electric utility deregulation. Overall, it is found that differentials between industrial and residential rates are growing, with an apparent correlation between the degree of such growth and the extent of deregulation activity at the state level. This increase in rate differential has occurred despite flat or falling power consumption per customer. But an apparent migration of customers to industrial and other (nonresidential) rate classes reflect a shift in political clout as well. The history of electric rates during the 1990s indicates that the benefits of relaxing regulation and industrial restructuring do not appear to be universal.

15/TI,PD,AB/4 (Item 4 from file: 15)
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A closer look at the employment cost index
Jul 1999

ABSTRACT: The Employment Cost Index (ECI) has received much attention in recent months as analysts look for an early indication of wage inflation stemming from tight labor markets. Excerpts are taken from A Closer Look at the Employment Cost Index. Since the writing of that article, the

Bureau of Labor Statistics has requested increased funding to double the sample used to compile the ECI and related compensation data. With the expanded sample size a very useful measure of labor costs will become even better.

15/TI,PD,AB/5 (Item 5 from file: 15)
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Purchasing and the learning curve: A case study of a specialty chemicals business unit
Spring 1999

ABSTRACT: A case study is presented of the learning curve in a specialty chemicals business unit. Even though the learning curve literature has largely ignored the effects of purchasing, over 80% of the total cost reduction was the result of raw material cost savings. The purpose is to highlight the important role played by purchasing. Cost data for 221 products produced by this business unit were evaluated using the learning curve. Cross-sectional differences in learning rates were analyzed to determine the sources of cost reduction. Cost reduction efforts had the most success when the business unit was able to identify and prioritize the cost reduction opportunities and then apply the proper type and level of resources.

15/TI,PD,AB/6 (Item 6 from file: 15)
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Export tax incentives for establishing foreign markets: An analysis of marginal costing techniques
Dec 1998

ABSTRACT: The tax law provides 2 administrative pricing methods for allocating profit between a foreign sales corporation and its related supplier. This study conducts sensitivity analyses to determine the impact and interaction effects of 4 study variables: 1. export profit rate, 2. domestic profit rate, 3. relative size of the export market, and 4. the impact of overhead costs. Simulation results suggest that marginal costing is most beneficial when export profit rates are low and the export market is small relative to the exporter's total market. Thus, small businesses and new-to-export firms attempting to establish or maintain a foreign market are particularly good candidates for marginal costing. Further, the tax benefit is generally greater for companies in which overhead is at least 30% of product cost.

15/TI,PD,AB/7 (Item 7 from file: 15)
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The ABCs of ABC
Dec 1998

ABSTRACT: Activity-based costing can and should be an integral part of the category management process, but getting past all the nitty-gritty details can be so difficult that many retailers give up in frustration. Two executives from Pricer/Intactix talk about how to take control of ABC

and make it bring about tangible benefits. Jim Fluett, director of category management products, said it is worth noting that ABC does fit into the category management process, but on a project-by-project basis. meanwhile, Lyle Walker, product manager for category management applications, says that by integrating ABC information into daily category management activities, the category manager is able to make smarter decisions.

15/TI,PD,AB/8 (Item 8 from file: 15)
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A closer look at the employment cost index
Third Quarter 1998

ABSTRACT: The employment cost index (ECI) and its components appear to be more dependable for labor market analysis and wage setting than for general inflation forecasting. When forecasting the general inflation rate, policymakers and their staffs should probably continue to monitor these series because a few studies have found that labor costs have predictive value, and detailed analysis at the sectoral level may give an insight into inflationary pressures in particular industries. But better uses of the ECI seem to be analyzing basic trends in the structure of compensation and in the performance of various sectors of the labor market. Sometimes, the labor market trends even help shed light on broader economic trends, such as the differing performance of the goods producing and service producing sectors. The ECI series also have practical value to firms and workers in negotiating compensation agreements and writing long-term contracts.

15/TI,PD,AB/9 (Item 9 from file: 15)
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Do Medicare HMOs cost shift?
Fall 1998

ABSTRACT: The hypothesis that HMOs increase their commercial premiums when Medicare pays less was tested. Such a linkage would be taken as evidence of cost shifting. Other studies have tested the cost-shifting hypothesis among health care providers, but this is the first to examine the HMO industry. The data consisted of annual observations on all HMOs that operated in the US between 1990 and 1995 and had a Medicare risk contract. A comparison group of HMOs that had no Medicare contract during that period also was analyzed. The main finding from the study is that HMOs have not shifted costs from Medicare to commercial premiums. This result supports the skeptical consensus that is developing toward the cost-shifting hypothesis. Additional findings include the negative effects of competition and for-profit status on HMOs' commercial premiums.

15/TI,PD,AB/10 (Item 10 from file: 15)
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The short-term financial costs of abnormal pap smears to women and government in Australia
1998

ABSTRACT: Using data collected from a private Canberra colposcopy service,

the direct costs, to women and government, of the gynecological care of women with cervical cytological abnormalities was examined and the potential savings of implementing the Commonwealth recommendations for the clinical care of women with screen-detected abnormalities were determined. The average costs to government and women increased as the presenting smear increased in severity; the median costs to government also rose with increased cytological severity. Although costs increased with increasing severity of cytological abnormality, adherence to new Australian guidelines for the gynecological care of women with screen-detected cervical abnormalities could result in substantial short-term savings to government and women.

15/TI,PD,AB/11 (Item 11 from file: 15)

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Risk adjustment for the Medicare program: Lessons learned from research and demonstrations

Summer 1998

ABSTRACT: Under the Balanced Budget Act of 1997, Medicare's managed care program has been reinvented as Medicare+Choice, offering an expanded range of delivery system options for beneficiaries and a schedule of payment **changes** that will dramatically affect managed care plans. Preceding some of these BBA-legislated **changes** to Medicare were years of research and demonstrations. A brief overview of risk adjustment-related research and demonstration activities carried out by the Health Care Financing Administration since the 1980s is provided, and a possible technical approach for the implementation of risk- **adjusted** Medicare managed care payments in 2000 is described.

15/TI,PD,AB/12 (Item 12 from file: 15)

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Arkansas: Going it alone

Nov/Dec 1997

ABSTRACT: In a public forum in February 1997, child advocates proposed to Arkansas Governor Mike Huckabee that a way should be found to fund a Medicaid expansion to cover uninsured children. To the surprise of many, Governor Huckabee seized on the issue and actively promoted the belief that covering uninsured children was a sound investment for the state.

15/TI,PD,AB/13 (Item 13 from file: 15)

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The impact of increasing patient prescription drug cost sharing on therapeutic classes of drugs received and on the health status of elderly HMO members

Apr 1997

ABSTRACT: The impact of increased prescription drug copayments on the therapeutic classes of drugs received and health status of the elderly is studied. The sample sizes ranged from 6,704 to 7,962 over a 3-year period in which each year one or the other of 2 well-insured Medicare risk groups

in an HMO setting had their copayments per dispensing increased. Automated administrative data systems of the HMO were used to determine HMO eligibility, prescription drug utilization, and health status. It is concluded that small **changes** in copayments did not appear to substantially affect outcomes, but large **changes** in copayments need further study.

15/TI,PD,AB/14 (Item 14 from file: 15)

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Ergonomic benefit/cost analysis: Communicating the value of enhancements
Mar 1997

ABSTRACT: Quantifying benefits and proving cost-effectiveness is essential when proposing ergonomic solutions to management. Fortunately, ergonomics offers many quantifiable benefits, including enhanced efficiency, improved product and service quality and better morale. Financial analysis techniques such as benefit/cost analysis can successfully communicate the value of ergonomic enhancements. Analysis of previous interventions can also help justify such projects. Learning to use these techniques and speaking management's language will help today's safety and health professionals communicate their ideas and objectives successfully.

15/TI,PD,AB/15 (Item 15 from file: 15)

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Downsizing infrastructure
May/Jun 1996

ABSTRACT: From waterworks to streets and highways to electrical networks, the US has made a multimillion-dollar investment in infrastructure. Systems in many urban areas are reaching the end of their useful lives, trapping local government in a seemingly unwinnable game of triage: as federal and state support dwindles, officials must decide which systems to salvage. Clearly it is in local government's best interest to pursue least-cost solutions to problems posed by aging public works. Part of the answer entails a major shift in the way government approaches infrastructure planning. In most cases, the new approaches boil down to 2 sometimes distinct, sometimes overlapping concepts: 1. reducing demand, and 2. improving long-term planning.

15/TI,PD,AB/16 (Item 16 from file: 15)

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OSB/LOCATION: A computer model for determining optimal oriented strandboard plant location and size
Feb 1996

ABSTRACT: A computer model (OSB/LOCATION) for determining the most economically desirable location and size of an oriented strandboard (OSB) plant is presented. This model embodies an analytical procedure that combines mixed-integer linear programming (MILP) with a discounted cash flow (DCF) method of investment analysis. MILP is first used for determining the potential location and size of an OSB plant that is most

cost-efficient to establish and operate, given a finite set of location and size options and considering major constraints such as timber supply, product market demand, and capital availability. Then, the economic desirability of the investment required to establish such a plant is evaluated using the DCF method. The model is capable of providing, whenever necessary, alternative feasible solutions for consideration by decision makers who may want to include other non-economic factors such as community life quality and political preference in making the final siting decision.

15/TI,PD,AB/17 (Item 17 from file: 15)
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The effect of dental insurance on the demand for dental services in the USA: A review
1995

ABSTRACT: The primary studies which have contributed to dental care research are examined. By reviewing background information, a foundation is laid for the review of the current empirical evidence, which examines the effect of dental insurance coverage on the oral health of the American population, as well as the utilization and demand for dental services. Questions and implications for future research and practice are raised.

15/TI,PD,AB/18 (Item 18 from file: 15)
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DOE field demonstration program logs successes
Oct 23, 1995

ABSTRACT: The US Department of Energy's (DOE) Class I field demonstration program shows that additional oil can be economically recovered from domestic reservoirs by using off-the-shelf technology. The program also shows that any operator, regardless of size and technical expertise, can add reserves by applying proper science and engineering. DOE has helped operators increase production, extend the life of existing fields, and expand economic returns. A prudent operator can recoup investments and add reserves to wells in danger of being abandoned for less than the cost of purchasing wells with reserves or exploring for new ones. During 1992, DOE implemented a **cost - shared** program called the Oil Recovery Field Demonstration Program. The program is based on the premise that as existing or new technologies are demonstrated, technology development and technology transfer will occur.

15/TI,PD,AB/19 (Item 19 from file: 15)
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Labor market discrimination, pay inequality, and effort variability: An alternative to the neoclassical model
Spring 1995

ABSTRACT: Pay inequality between women and men for market work continues to be a well-documented central characteristic of the market economy. Its causes, in particular the extent to which it is a product of labor market

discrimination, continue to be debated. A model is developed that builds on different and more realistic behavioral assumptions than those that

underlie the standard economic theories of discrimination. Its basic proposition is simple: once discrimination leads women to be paid less than men, women become less productive than men. In this case, hiring lower-paid women does not give non-discriminating employers a competitive advantage. Pay inequality becomes an equilibrium solution that cannot be eliminated by competitive pressures. These results can be generalized to include any pay inequality in which one group is subject to discrimination.

15/TI,PD,AB/20 (Item 20 from file: 15)

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The changing environment for group medical expense insurance
Jul 1995

ABSTRACT: Whether measured by dollar outlay or number of persons covered, medical **expense** insurance is the most significant type of **group** insurance. Primarily because of increasing **costs**, it has rapidly evolved in an ever- **changing** environment. Market forces alone have led to an increasing emphasis on cost containment and managed care. In addition, the lack of coverage for a significant minority of the population has led to numerous state reforms and calls for some type of national health insurance. Over the last decade, 2 major issues - affordability and accessibility of medical care - have led to profound **changes** in the health care industry. Not only has there been a continued shift to managed care plans, but the entire character of the health care industry has **changed**.

15/TI,PD,AB/21 (Item 21 from file: 15)

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Top 50 U.S. marketing/ad/opinion research firms profiled
Jun 5, 1995

ABSTRACT: Profiles of the leading 50 marketing/advertising/public opinion for-profit organizations in 1994 are presented. The profiles include initiatives started in 1994 and those planned for the balance of 1995.

15/TI,PD,AB/22 (Item 22 from file: 15)

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Building capitation rates
May 1995

ABSTRACT: The managed care organization's (MCO) organizational structure, utilization protocols, financial incentives, and risk sharing arrangements largely determine how capitation rates are calculated. A build-up or bottom-up approach is the most popular way to develop a capitation rate. The MCO's financial requirements can be divided into several major cost centers. First, health benefits are sorted into types of services, some of which may be divided into subcategories. Next, the base or current year's actual utilization rates and actual unit costs are calculated.

Then, rates of change in use rates and unit costs are projected for the budget year. In the 4th step, base year per-member per-month (PMPM) costs are updated for projected changes in utilization and unit costs to calculate gross health costs for the budget year. In the 5th step, gross PMPM health costs are reduced for cost offset to arrive at net PMPM health costs. Finally, administrative and overhead costs, state premium taxes, profit margins, and other items are added to net health costs to obtain total budgeted PMPM costs. This total equals the overall capitation rate.

15/TI,PD,AB/23 (Item 23 from file: 15)

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Channel partnerships streamline distribution
Spring 1995

ABSTRACT: Formerly adversarial relationships between retailers and their suppliers are giving way to cooperative partnerships in which both try to improve merchandise and information flow in the distribution channel system. By cooperating, retailers and suppliers can speed up the replenishment of inventories, improve customer service, reduce the need for markdowns, and cut the cost of bringing goods to the customer. The key features of channel partnerships and the reasons for their rapid formation during the 1990s are discussed. The **changes** needed in traditional merchandising and distribution systems to gain the benefits of a partnership and the requirements for a successful channel partnership are described.

15/TI,PD,AB/24 (Item 24 from file: 15)

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Costing training activity: A decision maker's dilemma
1995

ABSTRACT: Costing training activity is one of the most poorly performed business functions. A pragmatic solution to the problem is presented. Beginning with the philosophy that the decision to train is an investment decision like any other, a process focusing on performance factors is followed that takes into account direct and indirect costs, the measurement of alternatives and the estimation of net benefit. Throughout, the unavoidable use of qualitative inputs is documented, so that final results allow management to buy into the costing formula.

15/TI,PD,AB/25 (Item 25 from file: 15)

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The total costs of illness: A metric for health care reform
Spring 1995

ABSTRACT: Systems thinking is a fundamental element of quality management and should be a fundamental element of health care reform. An implication of systems thinking is that one aim of health care should be to minimize the total costs of illness, not simply the direct medical expenditures. If health care is to continue improving over time, its impact on the total costs of illness to the patient, family, employer, and society should be measured. Thus, a system of measurement is needed that quantifies total

costs of illness and suggests how these constituencies can collaborate to improve processes and reduce total costs. The concept is introduced of the total costs of illness, and it is contrasted with societal costs of illness. A measurement system is developed to quantify the concept, and a case study examining the total costs of back injury illness to employers is described. Medical expenditures accounted for less than half the total costs of illness, the average total costs of illness varied by over 350% among employers, and a simple metric (days off work) explained 62.5% of the variance in total costs of illness.

15/TI,PD,AB/26 (Item 26 from file: 15)

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Consumers want reduced exposure to pesticides on food
May-Aug 1994

ABSTRACT: In a recent survey, primary household food shoppers revealed their opinions on food safety. Their top 3 concerns were fats and cholesterol, bacterial food poisoning and pesticide residues on food. The shoppers surveyed said they would be willing to pay more than the typical purchase price of grapefruit to reduce their risk from pesticide residues. Younger respondents were willing to pay more for the risk reduction than were older respondents. Less educated people were willing to pay more than those with more schooling. Income, race and household size had no apparent effect on whether respondents would pay more.

15/TI,PD,AB/27 (Item 27 from file: 15)

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Healthcare reform: Innovations at the state level
Apr 1994

ABSTRACT: States are struggling to devise politically acceptable ways to curb rising healthcare costs while improving access for their uninsured residents. Their reform strategies attempt to increase access to quality healthcare services. Additionally, states have enacted laws that provide reform in the areas of medical malpractice, the health planning process, provider availability and scope of practice, the pharmaceutical industry, and the Medicaid program. The summary provided of state-level legislative initiatives that increase access to healthcare coverage for residents and reduce overall costs can be used as a guide for addressing health initiatives in other states. Employers, healthcare providers, insurance companies, pharmaceutical manufacturers and states will be affected by many of these new state laws.

15/TI,PD,AB/28 (Item 28 from file: 15)

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Downunder project looks at joint water/electric metering
Jan 1994

ABSTRACT: When the South East Queensland Electricity Board (SEQEB) and the Brisbane City Council (BCC) entered a joint trial of remote metering of electric and water services to some of their major customers, the project produced positive results by showing that sharing metering equipment could

be beneficial, but it also raised questions about **cost sharing**, privacy of information, and application to other customer **classes**. The main advantage of a **combined** utility metering system is that the **cost** of equipment and operation is **shared** between utilities. However, several disadvantages to a combined metering system exist, including the perceived lack of confidentiality of data. Another hurdle is determining a suitable location for a joint metering installation when some customers are significant for one utility but not for the other. Numerous issues relating to the joint project are discussed in detail.

15/TI,PD,AB/29 (Item 29 from file: 15)
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On the measurement of competitive strategy: Evidence from a large multiproduct U.S. firm
 Dec 1993

ABSTRACT: Competitive strategy is traditionally measured at the business level. However, businesses often consist of product portfolios in which a different competitive strategy is used for each product. Thus, business-level measures may not be good indicators of product-level competitive strategy. Measures of strategy made at the product and business level were compared using data from a large multiproduct US firm. The business-level results were not found to be good indicators of product-level strategies. Contrary to previous research, no evidence of the use of combined cost-leadership and differentiation strategies was found at the product level.

15/TI,PD,AB/30 (Item 30 from file: 15)
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Forum
 Oct 15, 1993

ABSTRACT: Various utility company executives describe how the implementation of FERC Order 636 will affect their companies' fuel purchasing decisions, and discuss whether their companies are more inclined to use spot market or long-term contract techniques. Ronald L. Fancher of Atmos Energy Corp. said that because of FERC Order 636, his company has had to assume complete responsibility for its gas purchase and transportation activities, replacing bundled city-gate service previously provided by interstate pipelines. Atmos has developed a supply portfolio that is comprised of contracts one year in length or longer, which contain market-sensitive pricing provisions and have staggered terms. Glenn R. Jennings of Delta Natural Gas Co. Inc. said that the implementation of FERC Order 636 directly affects fuel purchasing decisions because the company must now address deliverability and reliability from suppliers. Delta plans on a blend of long-term and spot contracts, using interstate supplies and local production, so that it can meet the customers' needs in the most efficient and effective manner.

15/TI,PD,AB/31 (Item 31 from file: 15)
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The 1992 Daskal/Spector Accountancy Survey of Manufacturers' Sales Agencies
Apr 1992

ABSTRACT: A survey of the sales income and operations of 100 manufacturers' sales agencies indicated that average revenues for 1992 were \$824,000. The agency business continues to be more difficult, competitive, stressful, complex, and expensive to operate. The average size of a sales agency is steadily increasing, and most of the best profit opportunities are either with the large or the small firm; the middle-size firm is in the worst profit squeeze ever. The revenues categories outlined in the survey were income from services, distributor income, and interest and dividend income. Operating expenses involved auto expenses, business promotion, commissions, interest, and professional fees. Managers are advised to use this survey as a management tool for manufacturers' sales agencies. The survey's information can be used when hiring additional salespersons and in analyzing existing lines. It can also be used when considering mergers, new lines, taking in partners, **changing** operations, and every other applicable area of business.

15/TI,PD,AB/32 (Item 32 from file: 15)
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Medicaid in Tennessee: Can we cure its ills?
Winter 1993

ABSTRACT: The soaring cost of health care in the US presents a significant challenge to the nation's economic and social well-being. At the state level, the crisis is reflected in the enormous and growing burden of Medicaid. Medicaid now constitutes a considerable portion of states' budgets. Unfortunately, states' ability to control Medicaid growth is limited. To deal with the persistent Medicaid crisis, states have 2 choices: 1. accommodation of spending growth, and 2. sharp program cutbacks. Analysis of Medicaid within Tennessee indicates that: 1. The state has embraced program options that go beyond the minimal provisions of federal mandates. 2. The elderly have not been the major source of recent Medicaid spending growth. 3. The state must now decide whether and how to replace or review the current system of provider taxes and to implement containment and reform measures, which may include managed care or rationing.

15/TI,PD,AB/33 (Item 33 from file: 15)
 DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

A privatization how-to
Mar 1993

ABSTRACT: Increasing numbers of municipalities are looking at contract operations as alternatives to the direct operation of water and wastewater facilities. Interest in contract operations stems from a variety of reasons, including dramatic increases in regulatory liability and operating costs. Contract operations can result in improved operations, reduced liability, and reduced or controlled costs. However, achievement of these benefits depends on several factors and is not guaranteed. Potential contract operators should be evaluated for their ability to supply required services. Consideration should be given to operators' experience, support personnel and reputation. Other critical factors that must be considered are cost evaluation, liability for regulatory fines, and compensation and

payment.

15/TI,PD,AB/34 (Item 34 from file: 15)
 DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Linking quality and pay
 Dec 1992

ABSTRACT: The linkage between pay and quality can best be accomplished through the use of group variable pay; a cash award for meeting or exceeding goals based on the collaborative performance of a group of employees. Recent research suggests that organizations with an orientation toward rewarding employee performance are also likely to be total quality management (TQM) organizations. The team nature of TQM requires team rather than individual rewards. Determining a practical way to measure quality lies within TQM and continuous improvement efforts. Organizations should apply to pay the best possible quality measures, comparable to the measures for productivity and cost management. Measures worth considering include customer value and satisfaction, and quality of product or service. Quality-based measures can affect awards within group-variable-pay plans by funding, **modifying**, or qualifying an award. Cases of fictional companies that use different measures are used to demonstrate the use of group-variable-pay plans.

15/TI,PD,AB/35 (Item 35 from file: 15)
 DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Financial management at Georgia Tech
 Feb 1993

ABSTRACT: Expanded athletic programs at universities and their related costs have placed athletic directors in a precarious position. The governing body of the athletic department demands a balanced budget, the contributors demand a successful program, and the coaches demand the resources to be competitive. While these objectives are not mutually exclusive, meeting them all requires selective staffing, proper planning, incredible vision, creativity, and a healthy dose of good fortune. The responsibility center approach (RCA) was developed out of desperation at Georgia Tech to enable the university's athletic department to survive the tightening cost environment and to guarantee a future for the school's sports programs. The RCA emphasizes a cost per sport analysis because some sports generate revenue and some do not. The value of RCA lies in its ability to provide a future for most programs. The future is solidified because revenues are compared with expenses, and the management of the respective programs can be an active rather than passive procedure.

15/TI,PD,AB/36 (Item 36 from file: 15)
 DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Corporate Governance: Why Agency Theory Is Not Enough
 Dec 1992

ABSTRACT: Agency theory, or the managerial theory of the firm, though it has some limitations, deserves a close analysis because it raises a fundamental problem in organizations that conventional theory has not

sufficiently addressed - self-interested behavior. There is support for the existence of agency problems between shareholders and top management across situations in which their interests diverge. However, it is arguable whether or not the mitigation of agency problems through outcome-based contracts such as management share ownership schemes is effective. Moreover, it cannot be concluded that self-interested behavior is the essence of organizations, because, while agency theory devotes attention to the cooperative aspects of social life, it ignores the ways in which exploitation can be structurally encouraged by the asymmetric distribution of power in bureaucracies. This issue, and the degrees to which boards recognize and attempt to deal with it, may be one of the more fruitful subjects of future research.

15/TI,PD,AB/37 (Item 37 from file: 15)

DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Competitive Strategies and Business Performance Within the Retailing Industry

Sep/Oct 1992

ABSTRACT: Cost leadership is an approach used by a business that seeks to be the low-cost producer in an industry. This strategy is associated with cost controls and economies of scale resulting in the ability to accept lower prices, if necessary, and remain profitable. Differentiation is used by a business that sees itself as unique with regard to certain characteristics valued by buyers throughout the industry. Retailers may use a combination strategy of low cost and differentiation. In a study of competitive approaches adopted by various retail businesses, data from a sample of retail firms were used to examine strategy variables. The findings indicate that, both in terms of financial performance and operating performance, the group of retailers employing a combination of low-cost and differentiation strategy to attain competitive advantage outperform those using a singular strategic approach.

15/TI,PD,AB/38 (Item 38 from file: 15)

DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Group Term Carve-Outs for Executives

Jan 1992

ABSTRACT: Many large corporations are considering replacing some or all group term coverage for their senior managers with some form of permanent insurance. One reason a company might consider an alternative to group term insurance is to replace discriminatory post-retirement life insurance in a way that will avoid or minimize employer costs and imputed income costs to retirees. Another is to provide permanent life insurance coverage to a select group of employees without incurring significant costs or additional cash outlay by contributing to a voluntary group term carve-out. The 3 basic alternatives to group term coverage are nonqualified death benefit plans, bonus plans, and split dollar insurance. In comparing alternatives, key financial assumptions include: 1. the corporate and personal tax rates, 2. long-term interest rates, 3. the opportunity cost rate, and 4. the relationships of these rates. Two key design issues to consider when selecting a group term carve-out plan are modified endowment and taxation of employee's cash value at termination.

15/TI,PD,AB/39 (Item 39 from file: 15)
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

Alternative Tax Vehicles for Exportation (Part II)
Apr 1991

ABSTRACT: Organizing a domestic exporting division or establishing a US exporting subsidiary, foreign branch office, or foreign subsidiary are all feasible alternatives for a company. The receipts from a particular exporting transaction or group of transactions qualify for an exemption if and only if the foreign sales corporation (FSC) or its agent participates outside the US in one of several sales activities, including solicitation, negotiation, or contracting. Another innovation is the shared FSC, in which 25 or fewer unrelated exporters become shareholders in an FSC. Congress has granted restricted tax benefits to any exporter qualifying as a small FSC. Annual receipts from exports in excess of \$5 million are ineligible for this exemption. Congress has provided the impetus for firms to search new areas of growth outside the US with the generous tax benefits granted to the interest-charge domestic international sales corporation (ICD), FSC, and small FSC.

15/TI,PD,AB/40 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Walt Disney Internet Group Releases Year-End Results.
Nov 9, 2000

15/TI,PD,AB/41 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Rewriting the rule book.
Sept 30, 1999

15/TI,PD,AB/42 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Revit Technology Corporation Partners With CMD Group to Deliver Parametric Costing System.
June 5, 2000

15/TI,PD,AB/43 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

The St. Paul Companies Has Withstood the Test of Time and is Well-Positioned for the Future, Says St. Paul Companies CEO At Annual Shareholders Meeting.
May 3, 2000

15/TI,PD,AB/44 (Item 5 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

TELEPHONY. (Industry Trend or Event) (News Briefs)

March 2, 2000

15/TI,PD,AB/45 (Item 6 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

DuPont and Fluor Announce Alliance to Deliver Breakthrough NG-3 Polyester Resin Process to Market.
Jan 20, 2000

15/TI,PD,AB/46 (Item 7 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Towers Perrin Survey Projects Double-Digit Growth in Health Care Costs in 2000; Double-Digit Increases Expected to Continue for Several Years.
Jan 10, 2000

15/TI,PD,AB/47 (Item 8 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Ariel Corporation Reports Preliminary Unaudited Third Quarter Results.
Nov 1, 1999

15/TI,PD,AB/48 (Item 9 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Liberty Media Group Reports First Quarter Results.
May 20, 1999

15/TI,PD,AB/49 (Item 10 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

PMA Capital Corporation Reports First Quarter 1999 Results And Declares Quarterly Dividend.
May 5, 1999

15/TI,PD,AB/50 (Item 11 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

BNCCORP Announces First Fiscal Quarter Results Noninterest Income Increases 39%.
April 20, 1999

15/TI,PD,AB/51 (Item 12 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Interim Statement for the Six Months Ended December 31, 1998 Financial Highlights.
March 11, 1999

15/TI,PD,AB/52 (Item 13 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Elamex Reports Quarterly and Fiscal 1998 Results.
Feb 12, 1999

15/TI,PD,AB/53 (Item 14 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Bottom line maintenance. (Airline maintenance and engineering organizations are working to improve operations)
Oct 1, 1998

15/TI,PD,AB/54 (Item 15 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

SPECIAL REPORT: ANNUAL FINANCIAL RATIOS. (Industry Trend or Event)
Feb 28, 1998

15/TI,PD,AB/55 (Item 16 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

FCC READY TO CLEAR BELL ATLANTIC-NYNEX DEAL WHEN COMPANIES OFFER CONDITIONS
July 28, 1997

15/TI,PD,AB/56 (Item 17 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Pembridge Inc. -- First quarter results.
May 15, 1997

15/TI,PD,AB/57 (Item 18 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Kimball delivers strong third quarter earnings.
April 12, 1996

15/TI,PD,AB/58 (Item 19 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

DOE field demonstration program logs successes
Oct 23, 1995

15/TI,PD,AB/59 (Item 20 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Glaxo Wellcome Reveals Integration Effects
Sept 11, 1995

15/TI,PD,AB/60 (Item 21 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Bagging the benefits
July, 1994

15/TI,PD,AB/61 (Item 22 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

APPLEBEE'S REPORTS 85 PERCENT INCREASE IN NET EARNINGS FOR 1993
Feb 28, 1994

15/TI,PD,AB/62 (Item 23 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

HARLEYSVILLE GROUP REPORTS FOURTH QUARTER AND YEAR-END RESULTS
Feb 23, 1994

15/TI,PD,AB/63 (Item 24 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

CAPITOL TRANSAMERICA CORPORATION THIRD QUARTER EARNINGS UP 82 PERCENT
Jan 25, 1994

15/TI,PD,AB/64 (Item 25 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

New Directions in Health Care Foodservice
May, 1993

ABSTRACT:
Canada: **Changes** in food preparation in the health care sector focus on using modern technology and adopting new cost-cutting strategies. Some options include outsourcing of ready-prepared foods, centralized kitchens shared with other health centers, and greater use of contract management services. These **changes** need to be made by health care administrators due to govt budget cutbacks and long-term financial constraints. Computerization has become an option for some hospitals. They are computerizing as part of a **group**, collectively negotiating computer contracts, **sharing** training **costs** and the **expenses** of developing data bases and tailored applications such as menus and meal tray tickets. Other health care providers are slashing **costs** by **combining** forces in purchasing **groups** for foodservice supplies. For these purchasing groups, price is not the only consideration, other value-added considerations are also sought. Some groups seek inclusive delivery, correct invoicing, and having the choice of smaller and more frequent delivery volumes. In the education sector, administrators not only want low pricing, but want to find a price-quality mix. Food preferences of students has **changed** from meat and potatoes to greater consumption of chicken and fish. Contract education foodservice firm are also finding many universities eyeing the revenue-generating potential of foodservice and the return to self-operated foodservice on campus.

15/TI,PD,AB/65 (Item 26 from file: 16)
DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

You've no place to hide
April 29, 1991

15/TI,PD,AB/66 (Item 27 from file: 16)

DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

Investors Finding the 'Rights' Way to Play UAE
Sept 24, 1990

ABSTRACT:

By JOHN M. HIGGINS

NEW YORK -- The trauma in the cable industry has media investors scrambling for shelter until the financing and re-regulation storms pass. But there's one refuge that might turn profitable even if cable stocks don't recover: buying United Artists Entertainment Co. (UAE) shares plus a unique right issued by majority-owner Tele-Communications Inc.

The right is a security issued to United Cable Television Corp. shareholders who swapped their stock for UAE shares when the two companies merged in May 1989. The securities were aimed at hedging the long-term downside for United Cable investors. The rights permit holders to sell their UAE shares back to TCI -- which controlled both companies -- 90 percent of the company's private market value. The payment could come in cash or TCI shares, at TCI's discretion.

When the rights began trading on NASDAQ after the merger, they didn't attract much interest because both UAE Class A and Class B shares sprinted ahead on the last legs of the cable stocks boom. Before the market crashed in November, UAE shares traded around 70 percent of estimated private market value so the rights weren't considered a major play.

But a decline in UAE shares has attracted institutional investors to this unusual play. Rights holders will have two windows to put their UAE shares back to TCI: January 1992 and January 1995. The bet is that even though cable system values have crashed, the UAE shares continue to trade at a steep discount to not only current PMV but to the true asset value in 1992.

15/TI,PD,AB/67 (Item 28 from file: 16)

DIALOG(R)File 16:(c) 2006 The Gale Group. All rts. reserv.

FOREMOST CORPORATION OF AMERICA REPORTS GAINS IN WRITTEN PREMIUM IN 1990
April 20, 1990

15/TI,PD,AB/68 (Item 1 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

VODAFONE AIRTOUCH: Vodafone AirTouch proposal to create Europe's global telecommunications leader.

Nov 16, 1999

15/TI,PD,AB/69 (Item 2 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

Taylor & Francis Group: Preliminary results for the year ended 31st December 1998.

March 26, 1999

15/TI,PD,AB/70 (Item 3 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

JARDINE MATHESON: Jardine Matheson Holdings limited 1998 preliminary announcement of results highlights.

March 11, 1999

15/TI,PD,AB/71 (Item 4 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Uninsured Status and Out-of-Pocket Costs at Midlife.(health insurance coverage) (Statistical Data Included)
Dec, 2000

15/TI,PD,AB/72 (Item 5 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

The Direct and Indirect Effects of Cost - Sharing on the Use of Preventive Services.
Feb, 2000

15/TI,PD,AB/73 (Item 6 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Anomalies in residential electric rates: harbinger of competition?(Statistical Data Included)
July 15, 1999

15/TI,PD,AB/74 (Item 7 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

The ABCs of ABC.(Category Management)(activity-based costing for food retailers)
Dec, 1998

15/TI,PD,AB/75 (Item 8 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Federal Highway Cost Allocation Study. (Department of Transportation)
Jan-Feb, 1998

ABSTRACT: The Dept of Transportation has embarked on a Federal Highway Cost Allocation Study to examine the economic efficiency of the user-fee structure of the federal highway system. The highway-user fees were evaluated against the Federal Highway Trust Fund spendings on highway-related improvements. The study also examined social, environmental and other highway-related costs in terms of highway cost responsibility.

15/TI,PD,AB/76 (Item 9 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Now hospitals want to be your partner, not your boss.
August 24, 1998

ABSTRACT: Joint ventures between physician groups and health systems benefit doctors by allowing them to have more participation in management and increasing their income potential. By placing their investments in physicians, health care systems need not control physician practice to guarantee their survival since independent physicians are usually more productive compared to employed doctors. Moreover, acquiring a minority

stake dissuades physicians from joining other health care systems.

15/TI,PD,AB/77 (Item 10 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

**An alliance at work. (I.D. One's national accounts with General Motors,
Lucent Technologies and the US Postal Service)**
May, 1998

ABSTRACT: ID ONE has become a prominent player in the national account field with the contracts derived from General Motors Corp, Lucent Technologies Inc and the US Postal Service. The contract with GM was awarded in 1995 while contracts with Lucent and the US Postal Service were begun in 1993 and 1996, respectively. In 1997, only two years after the contract was given to ID ONE, it was awarded the Supplier of the Year Award by GM while it has become the number two supplier at Lucent and business with the US Postal Service has expanded to 600 postal offices.

15/TI,PD,AB/78 (Item 11 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

How to conduct a successful in-store promotional event.
May, 1998

15/TI,PD,AB/79 (Item 12 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

MCN Energy Group Inc. Reports First-Quarter Results
April 22, 1998

15/TI,PD,AB/80 (Item 13 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

On the consistency of merger policy.
March, 1997

ABSTRACT: A method by which outside analysts can study past merger policy decisions by competition authorities in cases where access to information is limited is presented. This method was used for an economic analysis of two decisions made by the Norwegian Competition Authority regarding two merger cases within the country's insurance industry. It was revealed that the two decisions were likely to be mutually inconsistent.

15/TI,PD,AB/81 (Item 14 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Toy Biz, Inc. Reports 1997 Third Quarter Financial Results
Nov 17, 1997

15/TI,PD,AB/82 (Item 15 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

**Going global: focus on Western Europe. (includes related
information) (Special Advertising Section) (Part 2)**

March, 1997

ABSTRACT: The European market is growing and companies should use the economic development to further their own markets and finances. The usual problems encountered with overseas trade, such as bureaucratic and language barriers, can be overcome. Other issues are similar to domestic ones.

15/TI,PD,AB/83 (Item 16 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Tax reform of the century - the Swedish experiment. (Symposium: What Can Tax Reform Deliver?)
Dec, 1996

AUTHOR ABSTRACT: What can changes in tax structure accomplish? The Swedish tax reform of 1991 is the most far-reaching reform in any industrialized country in the postwar period. It represents a thorough application of a strategy of rate cuts cum base broadening, and it has affected a myriad of economic incentives in a more or less substantial way. This paper reviews the lessons from a major evaluation effort, sponsored by the Swedish government and involving a large number of researchers.

15/TI,PD,AB/84 (Item 17 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Economic cost, scale efficiency, and competitive viability in banking.
August, 1996

ABSTRACT: This paper addresses the issue of the competitive viability of banks of different scales and scopes of operation and the implications that this may have for the evolving structure of the banking and financial services industry. Unlike previous papers, this paper is the first to include both production and opportunity costs in an empirical evaluation of bank efficiency. No consistent evidence is reported to suggest that banking organizations can achieve further gains in either production or economic efficiency by expanding beyond \$2 billion dollars of total assets. Thus it is likely that smaller, less diversified banking organizations will remain competitively viable. (Reprinted by permission of the publisher.)

15/TI,PD,AB/85 (Item 18 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

The sixth annual road warriors's guide to smart travel. (Special Advertising Section) (includes related article on international travel and related travel information)
Oct, 1996

ABSTRACT: Business people make up approximately 50% of the air travelers, and 1995 saw a new record in air travel. New records are expected in the coming years, with the growing need for companies to increase their share of the marketplace. Travel management, planning and finances are discussed.

15/TI,PD,AB/86 (Item 19 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Utility industry witnesses record number of mergers, acquisitions.

June, 1996

ABSTRACT: The electric utility industry is involved in an unprecedented level of merger/acquisition activity. Utilities, admitting that bigger is often better, no longer tend to see mergers as bad. The factors driving merger activity include favorable financial markets, slow economic growth, increased competition, and globalization. A overview of merger/acquisition activity in the electric utility industry is presented.

15/TI,PD,AB/87 (Item 20 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

DOE field demonstration program logs successes. (Department of Energy)
Oct 23, 1995

ABSTRACT: The Dept of Energy (DOE) has conducted a field demonstration program that shows oil and gas well operators how to extend the life of existing field and increase production using existing or new technologies. The DOE's Oil Recovery Field Demonstration Program partially funds those operators willing to participate in the demonstration of oil-recovering technologies who are then required to share project results with other operators.

15/TI,PD,AB/88 (Item 21 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

Wholesaler group sees rocky changes ahead. (Northamerican Heating, Refrigeration and Air-condition Wholesalers)
Jan 23, 1995

ABSTRACT: Members of the Northamerican Heating, Refrigeration and Air-conditioning Wholesalers group who met in Anaheim, CA, agreed that certain **changes** in the heating, ventilation, air conditioning industry will cause some problems for wholesale-distributors. For example, charged split systems may cut down on cash sales, according to one wholesaler from Virginia. Most wholesalers agreed that bar coding is necessary to reduce costs, and many have already instituted the procedure. Bar coding also helps to track inventory. Most wholesalers reported an increase in volume.

15/TI,PD,AB/89 (Item 22 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

Don't count soloists out. (solo medical practitioners; results of 1994 Medical Economics Continuing Survey) (includes related articles) (Cover Story)
Dec 26, 1994

ABSTRACT: Individual medical practitioners still constitute a majority in several fields of primary medical care, according to results of the 1994 Medical Economics Continuing Survey. This belies the widely-held belief that solo practice will soon become virtually non-existent as group medical practice continues to grow at a prolific pace. Together, solo practitioners and physicians who **share expenses** but not income account for over 60% of the sample utilized in the survey.

15/TI,PD,AB/90 (Item 23 from file: 148)

DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Who pays broad-based energy taxes? Computing lifetime and regional incidence.

July, 1994

ABSTRACT: A lifetime framework is used to measure the incidence of energy taxes. The results show that when the total lifetime effect of a Btu or carbon tax is considered, the regressive character of the tax decreases. The lifetime effect is regressive in cases when only the direct effect is taken into account but remains constant when the total effect is considered. The direct and indirect components of the tax offset each other.

15/TI,PD,AB/91 (Item 24 from file: 148)

DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

THE BRITISH PETROLEUM COMPANY p.l.c. THIRD QUARTER RESULTS 1994

Nov 1, 1994

15/TI,PD,AB/92 (Item 25 from file: 148)

DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Bagging the benefits. (airline alliances) (Industry Overview)

July, 1994

ABSTRACT: Many airlines have formed alliances in order to overcome regulatory constraints, but this is often not a sound enough business reason for cooperation. Several alliances seem to be failing due to lack of objectives. There is a growing sense in the industry that more limited contracts are preferred. Nevertheless, comprehensive strategic alliances are increasing rapidly. A table lists the cross-equity stakes among major international airline alliances.

15/TI,PD,AB/93 (Item 26 from file: 148)

DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Consumers want reduced exposure to pesticides on food. (Charting the Costs of Food Safety)

May-August, 1994

15/TI,PD,AB/94 (Item 27 from file: 148)

DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Avon Products confident of recovery in US sales.

April 10, 1994

ABSTRACT: Avon Products Inc announced a 4th qtr 1993 income increase of 2% to \$105.4 million, fueled by strong sales in Asia and Latin America. US sales dropped 1%. However, Chmn James Preston is optimistic that 1994 will show a rise in US sales. Preston noted that the sales trend began to improve late in the 4th qtr and should continue in 1994. The company has also instituted cost cutting measures that should improve its earnings.

15/TI,PD,AB/95 (Item 28 from file: 148)

DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

**CII FINANCIAL INC. RECORDS FOURTH QUARTER GAINS, POSTS SUBSTANTIAL
TURNAROUND IN 1993 PROFITS**

Feb 16, 1994

15/TI,PD,AB/96 (Item 29 from file: 148)

DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

A privatization how-to. (privatization of public facilities)

March, 1993

ABSTRACT: Local governments are increasingly considering the contracting out of potable and wastewater facilities. The increasing interest in contract operations stems from the realization that private organization are better prepared to handle personnel, regulatory and operating matters.

15/TI,PD,AB/97 (Item 30 from file: 148)

DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Financial management at Georgia Tech. (Georgia Institute of Technology)

Feb, 1993

ABSTRACT: The rising costs of sports programs led to Georgia Tech's development of the responsibility center approach (RCA) for efficient budget allocation. The RCA involves a 'cost per sport' analysis wherein the revenues and costs incurred by the athletic department are determined, then assigned to the corresponding sport which acquired them. The RCA differs from traditional budgeting since both direct and indirect costs are allocated. The RCA also requires the participation of coaches as decision-makers and financial managers. Coaches are informed about the revenues and costs allotted to their sports programs in order to make plans based on these figures. The need for additional financing would rely on coaches' abilities for fund raising. The main advantage of RCA is that it ensures a future for college sports programs because it promotes the responsible and informed use of budgets.

15/TI,PD,AB/98 (Item 31 from file: 148)

DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Linking quality and pay. (pay complements total quality management) (Pay for Performance)

Dec, 1992

ABSTRACT: Pay is linked to measures of quality and customer value unlike in the past when it was based on tenure, entitlement and bureaucratic structure. Total quality management (TQM) and continuous improvement efforts can be reinforced by awarding group variable pay rather than individual merit pay. Definitely, new pay systems complementing strategic organizational priorities such as the TQM will be forthcoming as they hope to revitalize collaboration and teamwork.

15/TI,PD,AB/99 (Item 32 from file: 148)

DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Water & sewer revenue bonds. (Christopher Mauro of Merrill Lynch and

Co.) (Global Guaranty)
Oct 27, 1992

15/TI,PD,AB/100 (Item 33 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

No surprises in PPS year 10 proposed regulations. (Health Care Financing
Administration's regulations on Medicare prospective payment systems)
July, 1992

15/TI,PD,AB/101 (Item 34 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

An examination of cost economies in the United States life insurance
industry.
March, 1992

15/TI,PD,AB/102 (Item 35 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

Postwar movements in prices of primary products and manufactured goods.
Winter, 1991

15/TI,PD,AB/103 (Item 36 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

Emerging productivity and cost control in the hospital industry.
Summer, 1991

15/TI,PD,AB/104 (Item 37 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

You've no place to hide. (Advo-System, direct mail company, to tailor its
marketing to the individual)
April 29, 1991

15/TI,PD,AB/105 (Item 38 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

The cost of slowing climate change : a survey.
Jan, 1991

15/TI,PD,AB/106 (Item 39 from file: 148)
DIALOG(R) File 148: (c) 2006 The Gale Group. All rts. reserv.

PRC drops boom with recommended postal rates. (US Postal Rate Commission)
Feb, 1991

ABSTRACT: Direct-marketing and mail-order companies had not anticipated
the magnitude of the postal rate increase recommended by the US Postal Rate
Commission (PRC). The PRC recommended that third-class bulk rates be
increased an average of 25%, possibly as much as 41.7%. The PRC recommended
that first-class rates be raised to 29 cents, rather than the 30 cents

proposed by the US Postal Service (USPS). The new rates should produce an increase in USPS revenue of \$6.2 billion a year, enabling the USPS to break even as required by law. The PRC's recommendations will go to the Board of Governors for a final decision. If approved, they will take effect on February 3, 1991. Representatives of the direct-marketing industry predict third-class mailers will turn to alternative direct response-media, such as television, radio, and telephones.

15/TI,PD,AB/107 (Item 40 from file: 148)
DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Non-profits face huge postal hike.
Feb, 1991

15/TI,PD,AB/108 (Item 41 from file: 148)
DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Control your costs. (telecommunication service providers)
Dec 10, 1990

ABSTRACT: Companies who fail to control **costs** are likely to lose market **share** to the competition. In telecommunications, incentive regulations allow service providers the opportunity to increase profits through cost efficiencies. Most service providers today are attempting to reduce costs. A major problem that is incurred in cost-cutting attempts is the use of obsolete data. In addition, inconsistent and incomplete cost reports end up supplying management with faulty information to work with. Some analysts believe the major problem for service providers in reducing costs is the lack of understanding in the basic theories of cost management. In addition, deregulation and market competition are forcing more innovative management practises in terms of cost control.

15/TI,PD,AB/109 (Item 42 from file: 148)
DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Slicing the income pie in multispecialty groups. (group medical practice)
August 20, 1990

15/TI,PD,AB/110 (Item 43 from file: 148)
DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Investors finding the 'rights' way to play UAE. (investing in United Artists Entertainment Co.)
Sept 24, 1990

15/TI,PD,AB/111 (Item 44 from file: 148)
DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Flour usage climbs to apparent record. (Baking Census Report - Bread and Cake and Frozen)
Sept 4, 1990

15/TI,PD,AB/112 (Item 45 from file: 148)
DIALOG(R) File 148: (c)2006 The Gale Group. All rts. reserv.

Taxing the oil industry; China makes progress toward an equitable code.
March-April, 1990

15/TI,PD,AB/113 (Item 46 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Fishing for knowledge. (economic theory of fishing)
Feb, 1990

ABSTRACT: An economic theory of fishing is proposed that focuses on the difficulty of developing information about the location of fish. The theory also addresses the fact that because information is valuable, incentives develop for both cooperative and strategic actions to maintain the value of new information. The proposed theory suggests that the needed incentives to gather and disperse new information within a society is often accomplished by establishing strategic behavior and institutions which vary depending on circumstances.

15/TI,PD,AB/114 (Item 47 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Third annual 1990 directory of human resources services, products and suppliers. (directory)
Jan, 1990

ABSTRACT: Personnel's third annual 1990 directory of human resources services, products, and suppliers is presented. It includes listings for awards, benefits, consultants, human resources information systems, publishers recruitment, relocation, security, temporary help, training services, and products. An alphabetical listing is also provided.

15/TI,PD,AB/115 (Item 48 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Smithkline Beecham's early trials; with development costs rising and drug prices falling, two firms have merged. (company profile)
Nov, 1989

15/TI,PD,AB/116 (Item 49 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

FASB proposal changes retiree healthcare benefit accounting. (includes related information)
July, 1989

15/TI,PD,AB/117 (Item 50 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

LCS Industries issues announcements.
Oct 15, 1987

15/TI,PD,AB/118 (Item 51 from file: 148)
DIALOG(R) File 148:(c)2006 The Gale Group. All rts. reserv.

Carson Pirie Scott and Co. reports first quarter sales up from same quarter last year.
May 20, 1986

15/TI,PD,AB/119 (Item 52 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

Controlling ad sales expenses.
April, 1986

15/TI,PD,AB/120 (Item 53 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

Carson Pirie Scott has \$2.8M loss in 1st period.
May 22, 1986

15/TI,PD,AB/121 (Item 54 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

The British Petroleum Co. PLC reports six-month results.
Aug 29, 1985

15/TI,PD,AB/122 (Item 55 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

U.S. voids price decree against A&P.
Nov 26, 1984

15/TI,PD,AB/123 (Item 56 from file: 148)
DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

The health care cost epidemic. (insurance)
April, 1984

15/TI,PD,AB/124 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2006 The Gale Group. All rts. reserv.

Rewriting the rule book

September 30, 1999

ABSTRACT:
European bank restructuring is accelerating again, and may possibly face its most radical **change**. MeritaNordbanken has bid EUR3 bil (\$3.12 bil) for Christiania Bank in Norway. In Italy there has been a bid by Generali for INA. There are signs that bank restructuring will not be played by the old rules - or possibly by any rules. It is possible that the European financial services industry may take off in new and unexpected directions - from more significant cross- border mergers, to radical re- engineering. In France, the government appears to be retreating from its wholly nationalistic stance. The article continues on to detail specifics relating to the various European banks that are restructuring and merging and how the restructuring game will no longer be played by the old rules.

TEXT:

The banking book of etiquette is being torn up from Milan to Oslo, from Frankfurt to Paris, as European bank restructuring enters its next, most radical **change**. Seamus Murphy in Dublin and Robert Galbraith in Milan analyse the Richter-scale quakes across Europe

THE PACE of European bank restructuring, after being seemingly on hold this year as Portugal and France attempted to give priority to national interests, is accelerating again.

MeritaNordbanken has bid EUR3 billion (\$3.12 billion) for Christiania Bank in Norway, an acquisition which, if successful, will form Scandinavia's largest banking group.

15/TI,PD,AB/125 (Item 2 from file: 9)
DIALOG(R) File 9:(c) 2006 The Gale Group. All rts. reserv.

Aftermarket Shake-Up!

October 01, 1997

ABSTRACT:

Custom Chrome has long billed themselves as the leading independent supplier of aftermarket parts and accessories for Harley-Davidson motorcycles. Another major player was after-market firm Chrome Specialties (TX). On 8/1/97, Custom Chrome **changed** the name of their parent operation to Global Motorsport Group Inc, a **change** the board of directors felt would better reflect CCI's potential business opportunities in the future. The big news came when the newly named Global Motorsport Group acquired Chrome Specialties for \$36 mil. According to CCI president/CEO Nace Panzica, the move would immediately increase the company's market share of the \$750 mil industry to roughly 20%. Chrome Specialties world-wide revenues were approximately \$35 mil in their 1996 fiscal year, so even with the \$36 mil asking price, Global Motorsport Group shouldn't have too much of a problem amortizing the acquisition of their leading competitor. Full text discusses the merger in greater detail.

TEXT:

Custom Chrome has long billed themselves as the leading independent supplier of aftermarket parts and accessories for Harley-Davidson motorcycles, a claim that few in the Harley aftermarket cared to dispute. One after-market firm that did give CCI a run for their money was Texas-based Chrome Specialties. As of August 11, this is not necessarily the case (although the public may never know).

On August 1, Custom Chrome **changed** the name of their parent operation to Global Motorsport Group, Inc.-- not really a big deal on the dealership level, but the board of directors felt the name **change** would better reflect CCI's potential business opportunities in the future. The big news came when the newly named Global Motorsport Group acquired Chrome Specialties for \$36 million.

15/TI,PD,AB/126 (Item 3 from file: 9)
DIALOG(R) File 9:(c) 2006 The Gale Group. All rts. reserv.

Health plan costs remaining stable

January 29, 1996

ABSTRACT:

The **cost** of **group** health care plans remains flat for the second consecutive year. **Group** health care **costs** for active and retired employees increased 2.1% to an average of \$3,821 per employee in 1995 from \$3,741 per employee in 1994. This information is according to a survey of 2,764 employers compiled by A Foster Higgins & Co Inc (New York). In 1995, stability in **group** health care **costs** follows a 1.1% decline in **group** health care **costs** in 1994. The primary reason **group** health care **costs** are stable is the continuing shift of employees into lower-cost managed care plans and out of costly traditional indemnity plans. According to surveyed employers, 71% of active employees were enrolled in 1995 managed care plans, an increase from 63% in 1994, while enrollment in traditional indemnity plans declined to 29% from 37%. The survey also notes that HMOs are constantly targeting smaller employers and among this **group**, they compete solely on the basis of price. PPO **costs** declined in 1995 2.1% to an average of \$3,169 per employee from \$3,238, one year earlier. The article provides additional information on the group health care.

TEXT:

Managed care key to control: Study

By JERRY GEISEL

The dramatic slowdown in **group** health care **costs** is no fluke. For the second year in a row, the **cost** of **group** health care plans remained virtually flat, a new survey shows.

Group health care **costs** for active and retired employees rose 2.1% to an average of \$3,821 per employee in 1995 from \$3,741 per employee in 1994, according to a survey of 2,764 employers to be released this week by benefit consultant A. Foster Higgins & Co. Inc. of New York.

15/TI,PD,AB/127 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Q2 2003 SunTrust Earnings Conference Call - Part 1
July 03, 2000
03 July 2000

OPERATOR: Good morning, thank you all for holding. All participants will be able to listen only until the question and answer session of the conference. This conference call is being recorded. If you have any objections, you may disconnect at this time. If you need assistance during the call, please press star 0. I would now like to turn the call over to Mr. Gary Peacock, Director of Investor Relations Thank you, sir, you may begin.

GARY PEACOCK, DIRECTOR OF INVESTOR RELATIONS, SUNTRUST BANKS, INC.: Good morning, and welcome to SunTrust Bank second quarter earnings conference call. We appreciate you joining us. In addition to the press release this morning, we've issued detailed financials which you can locate at our website www.SunTrust.com.

15/TI,PD,AB/128 (Item 2 from file: 20)

10-Oct-06

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

GB Railways Grp PLC - Interim Results

December 15, 2000

15 December 2000

GB Railways Group Plc Interim Results for the 6 months to 30 September 2000. ENQUIRIES

GB Railways Group Plc Jeremy Long, Deputy Chairman & Chief Executive
Tel: 020 7465 9013 Bell Pottinger Financial John Coles/Mark Way Tel: 020 7353 9203 CHAIRMAN'S STATEMENT

15/TI,PD,AB/129 (Item 3 from file: 20)

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Dawson Holdings PLC - Final Results

November 28, 2000

28 November 2000

DAWSON HOLDINGS PLC
PRELIMINARY RESULTS

15/TI,PD,AB/130 (Item 4 from file: 20)

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Hercules Property - Proposed Acquisition

November 10, 2000

10 November 2000

HERCULES PROPERTY SERVICES PLC
PROPOSED ACQUISITION OF FMW GROUP LIMITED

15/TI,PD,AB/131 (Item 5 from file: 20)

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Walt Disney Internet Group Releases Year-End Results -2-

November 09, 2000

09 November 2000

The combined statements of operations of the Walt Disney Internet Group common stock reflect the allocation of revenues and expenses to the Internet Group common stock under The Walt Disney Co.'s Common Stock Policies. Net loss attributed to the Internet Group common stock represents the results of all of the Internet Group's operations, less the portion of the net loss attributed to Disney under The Walt Disney Co.'s Common Stock Policies. The Walt Disney Internet Group and Disney common stocks are classes of common stock issued by The Walt Disney Co.

Operating Metrics

15/TI,PD,AB/132 (Item 6 from file: 20)

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Maclellan Group - Interim Results

May 31, 2000

31 May 2000

MacLellan Group plc
Chairman's Statement

15/TI,PD,AB/133 (Item 7 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Kiln PLC - Preliminary Results
May 11, 2000
11 May 2000

KILN PLC Preliminary Results for the year ended 31 December 1999
Kiln plc the Lloyd's insurance business which was formed through the merger of managing agency RJ Kiln and Kiln Capital in August 1998 and specialises in marine, aviation, motor, accident and health and catastrophe reinsurance, announces preliminary results for the year ended 31 December 1999.

15/TI,PD,AB/134 (Item 8 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Imperial Tobacco Gp - Interim Results
May 08, 2000
08 May 2000

Financial highlights ----- for the six months ended 25
March 2000 -----
> Turnover #2,687m - up 21% (1999: #2,228m)

15/TI,PD,AB/135 (Item 9 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Merita Bank PLC - 1st Quarter Results
May 04, 2000
04 May 2000

UNIDANMARK GROUP - FIVE-QUARTER FINANCIAL SUMMARY
Vesta Forsikring AS is consolidated in the balance sheet as from 31 December 1999 and was included under Profit on shares in associated and group undertakings in 1999 as from the date of acquisition, 8 December 1999. In 2000 Vesta is fully consolidated. (EUR M) Profit and (DKK million)
1999Q1 1999Q2 1999Q3 1999Q4 2000Q1 2000Q1 loss account

15/TI,PD,AB/136 (Item 10 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Whitbread PLC - Final Results - PART 2
May 04, 2000
04 May 2000

PART 2
PRELIMINARY ANNOUNCEMENT OF PROFIT Group profit and loss account Year ended 4 March 2000 Notes 1999/2000 (53 weeks) 1998/9 (52weeks) (restated)
----- Before Excep- Before
Excep- except- tional excep- tional ional items items (note 3)
Total items (note 3) Total #m #m #m #m #m #m

15/TI,PD,AB/137 (Item 11 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Hartford Group PLC - Final Results
March 30, 2000
30 March 2000

HARTFORD GROUP PLC Results for the period ended 2 January 2000
HIGHLIGHTS Financial * Turnover increased 127% to #6.9m for combined continuing operations. * Gross margins improved from 64% to 69% for units open during 1998. * Like for like sales on units open prior to 1998 down 2.9%. * Like for like operating profits before central overheads on units open prior to 1998 up 105%. * Pharmacy unit contributed #307,000 profit compared to a loss of #7,000 in 1998 * Non-recurring costs of #1.7m relating to the merger with Montana Plc, **change** in depreciation policy, combined central overheads of the two public companies until September 1999 and a write down in value of the Congress unit due to the Group's intended exit from this loss making unit. * Loss after tax #2.5m (1998: #0.1m loss).
* No final dividend proposed.

15/TI,PD,AB/138 (Item 12 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

MARCH 23, 2000
March 24, 2000
24 March 2000

Seventh Energy Financial and Operating Results
CALGARY, ALBERTA--The opportunity for Seventh to become a successful exploration growth story is again possible with the strong financial improvement the Company achieved over the past year. A combination of property sales and new equity has improved the balance sheet, giving the Company funds to re-start an exploration program. High commodity prices are also contributing to cash available for reinvestment. The Company is committed to following a historically successful method of exploration, which we believe will produce sustainable growth while at the same time maintaining relatively low debt levels. Management has put the last two years of hardship behind it, and views the current combination of high commodity prices and moderate levels of industry activity as an opportunity to grow.

15/TI,PD,AB/139 (Item 13 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Lilleshall PLC - Final Results
March 01, 2000
01 March 2000

LILLESBALL PLC - PRELIMINARY ANNOUNCEMENT
"The Group is re-established on a profitable base"

15/TI,PD,AB/140 (Item 14 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Cadbury Schweppes - Final Results
February 16, 2000

16 February 2000

CADBURY SCHWEPPE'S REPORTS 10% UNDERLYING EARNINGS GROWTH
Cadbury Schweppes plc reports today on a robust earnings performance for the 52 weeks to 2 January, 2000.

15/TI,PD,AB/141 (Item 15 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

VODAFONE AIRTOUCH: Vodafone AirTouch proposal to create Europe's global telecommunications leader
November 16, 1999
16 November 1999

NOV 16, 1999, M2 Communications - Summary
* The new company would be the world's leading international mobile telecommunications operator with over 42 million proportionate customers worldwide and with the potential to serve 510 million proportionate POPs.

15/TI,PD,AB/142 (Item 16 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Vodafone AirTouch - Frthr re Merger Proposals,etc
November 16, 1999
16 November 1999

VODAFONE AIRTOUCH PROPOSAL TO CREATE EUROPE'S GLOBAL TELECOMMUNICATIONS LEADER

This announcement sets out the strategic and commercial rationale for Vodafone AirTouch's recent approach to Mannesmann regarding a merger of the two companies. This merger would create Europe's global telecommunications leader and offer shareholders of both companies the opportunity to participate in the combined group's future growth. It is intended that the merger will be effected by means of an all share offer of Vodafone AirTouch ordinary shares in exchange for Mannesmann shares (including those Mannesmann shares issued in connection with the acquisition of Orange).

15/TI,PD,AB/143 (Item 17 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

1st Ed - SURVEY - GLENRAND MIB - WORKING AS A CREW
SECTION TITLE: Survey
August 20, 1999
20 August 1999

INTRODUCTION Its all plain sailing now after passing through choppy waters After a year re- **adjusting** its sails, Glenrand MIB is setting out on a new course. The group has experienced some choppy waters in the past 18 months, mainly the withdrawal of its joint venture (JV) with Sedgwick, after a long and breathless merger and acquisition (M&A) campaign, its listing and the evolution of a new strategy. In response, Glenrand MIB is turning outward, declaring an emphasis on clients, innovative services and organic growth. Glenrand and MIB have learnt to work together after their 1997 merger, a natural pairing given their similar backgrounds. Both were management-owned and sprung out of a fine mix of grassroots development and acquisitions. But though the two glanced at each other across the insurance industry, their merger took some time. We knew there had to be synergies between us, says chairman Allan Mansfield. But we kept forgetting about it,

10-Oct-06

until we put two top teams in a room for one day to analyse the idea. The teams emerged convinced of the benefits of marriage. Not all synergies have been realised yet, says Mansfield. Nonetheless, aside from welcoming a body of new people and skills, the group has gained critical mass in both commercial and corporate clients and businesses like risk management and long-term services. This has made the group less reliant on its short-term business, and able to tap new growth areas, particularly long-term Benefit Services. We would like to see long-term build from 12% of group revenue to 50% within the next five years, says Mansfield. The divisions long-term contracts provide a more stable revenue flow than short-term insurance, where policies must be renewed monthly and annually. Though management says of the groups plans to form a JV with the Sedgwick Group to develop short-term insurance, employee benefits and risk financing in sub-Saharan Africa made sense, Benefit Services must have been disappointed. The deal would have propelled its contribution to 25% of group revenue immediately. We had done the merger, says Mansfield. We had aligned our people and done due diligences on each other. But two days before we signed the final agreement Sedgwick was bought by Marsh & McLennan out of the blue. It took some time to untangle the two businesses, straighten employees heads and steady the group to stand alone again. It wasnt the easiest six months, but it was good in retrospect. It brought a different focus, **changed** our IT and asset management strategy and our holistic strategy emerged. At the end of the day, it brought the team together, says MD David Harpur. It was one catalyst which caused Glenrand MIB, particularly the Benefit Services company, to unlock its lateral thinking and bolt a refreshed strategic vision on to a sound operational structure. After surveying industry trends, the group has decided to sell clients a holistic service. Long term and short term will encourage cross selling, and long term will attempt to sell clients a service that uses all of its underlying businesses. There has been some hiatus in long term after the Sedgwick merger fell through. But they have developed an exciting vibe there. As it connects with short term, it will be a long-term growth platform, says Harpur. Acquisitions are less of a priority for the division. After 40% compound annual growth for the past five years, at some stage we have to say theres enough value in the business to sustain growth, says Benefit Services MD Johan van Rensburg. We have been through rapid growth, partly through our own M&A trail as the industry consolidates and globalises. We have consolidated our resources and infrastructure whereas our competitors are still doing that. Glenrand MIBs history and profits have been embedded in short-term insurance. However, as the short term matures, competition increases and enters a global downcycle, the group is examining alternatives to prolong growth. Benefit Services is one of its answers, a less cyclical, more dynamic, and untapped market in comparison. Without acquisitions, Benefit Services bottom line growth (20%-25%) should slowly outdistance short terms growth (under 20%). The group began increasing its long-term benefits business almost 10 years ago, as it turned its mind to acquisitive growth. Glenrand and MIBs long-term divisions found themselves well matched. MIBs long-term division, however, was less experienced and established than Glenrand. The long-term division is preaching the groups strategic focus: holistic solutions. The group says that legislative **changes**, which stretch across health care, retirement funds and financial services, need to be approached from a comprehensive perspective. Compliance with the Constitution and new laws is no longer just an issue for HR, but for financial people. The biggest driver is adding value by avoiding duplication and inconsistencies. We think some clients could save as much as 20% of their present employee benefit insurance spend, says Business Development Services MD Steve Watson. But the theory of cross selling has been difficult to implement. In the group, its presence is small, though growing 20%-25% of Glenrands short-term clients also use its long-term businesses. There was a cultural difference between short- and long-term industries, says Harpur. And sometimes personalities and egos have

prevented them from working together. Though were trying to grow our long-term business faster than the short-term, the two divisions are experiencing the same problems and they have become similar. The theory is simple and agreeable tap potential business in your backyard. If the group has won a clients trust in one area, its easier to increase their business than find a new client. There isnt a huge amount of grassroots development in short-term insurance given the SA economy and that its an established market. But we have good penetration, which we can use to inject our long-term insurance rapidly and, since were using much of the same infrastructure, at a lower cost. Management expects margins to increase to 25% or higher as the **group** extracts benefits from its merger mostly from **combined** volumes, **cost** cutting and **shared** infrastructure, particularly IT. Integration has been slow. The two **groups** merged 18 months ago, and it still expects the main **cost** savings to follow in its 1999/2000 financial year. Global expansion consists mainly of riding local clients tailcoats as they move offshore into Africa, Europe and America. Most of its foreign revenue (10%) is earned by short-term services. Most emphasis has been placed on the groups short-term businesses. Long terms global growth had not been a priority, and has been hindered by a staff shortage. We need people who understand legislation and the benefit consulting business, says Harpur. But benefit services needs to become portable across borders. Glenrand MIBs offices in London will provide most of its foreign revenue. The group has expanded to 70 people in London, and is opening liaison offices in Zurich and Brazil, to sell products developed in the UK. Wed like offshore to contribute about 20% of revenue soon, says Mansfield. As its competitors, like Alexander Forbes, have grown enormous by industry consolidation, Glenrand MIB is positioning itself as a haven for mid-sized clients. We want the top large clients and we have them, says Watson. But we want to be competitive with mid-sized clients. Our infrastructure, fees and service levels are focused on this market. Middle-sized companies want someone to hold their hand, add value to the business and bring a holistic focus. Companies tend to fragment and outsource their services, because of their size. As its new financial year stretches ahead, the group is emphasising staff training and preparing for possible legislative requirements. Its also positioning itself to take advantage of legislation and tap the emerging market.

15/TI,PD,AB/144 (Item 18 from file: 20)

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

BLP Group PLC - Interim Results

September 06, 1999

06 September 1999

Highlights

* The major restructuring of UK operations was successfully completed, with manufacturing and distribution operations now **combined** into two locations; the **Group** 's UK operations now benefit from a lower **cost** base and enhanced efficiency levels

15/TI,PD,AB/145 (Item 19 from file: 20)

DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Legal & General Grp - Rec. Offer by Nat.West - Pt.1

September 06, 1999

06 September 1999

PART 1

10-Oct-06

Not for release, publication or distribution in or into the United States, Canada, Australia or Japan.

15/TI,PD,AB/146 (Item 20 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Senior PLC - Interim Results
September 02, 1999
02 September 1999

INTERIM RESULTS for the half-year ended 30 June 1999
HIGHLIGHTS

15/TI,PD,AB/147 (Item 21 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Motoring: Silent runner: Dominic Ryan takes a first-class ticket to ride in a car that just oozes quality
June 25, 1999
25 June 1999

If the Lexus GS300 looks a mite like the Big Friendly Giant's shoe box, it is the kind he'd carry with pride from the most expensive boutique, a grand affair filled with lace and the finest paper to cushion and protect his new outsized brogues. You see this is the kind of big executive car which gives manual labour a bad name: it is, quite simply, refined beyond all need for the slightest human exertion.

Despite the fact that its makers, the Japanese car-making conglomerate Toyota, recalled 2200 vehicles registered in Britain between July 1995 and August 1998 because of a suspension problem, everything about this vehicle now speaks of quiet sophistication and a drive which is smoother than the cream on an Extra Cold Guinness.

15/TI,PD,AB/148 (Item 22 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Whitbread eyes rival Greenalls
February 15, 1999
15 February 1999

GREENALLS, the hotels and pubs group, may face a 1.2 billion bid from a larger competitor, Whitbread, as consolidation in the sector gathers pace.

Whitbread, which owns the Marriott hotel chain in Britain and brands such as TGI Fridays and David Lloyd Leisure, is reported to be considering a 400p-a-share offer for Greenalls, whose shares closed last week at 340p.

15/TI,PD,AB/149 (Item 23 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Lonrho pretax pre-ex profits improved in first year as focused mining group
January 25, 1999
25 January 1999

Lonrho PLC reported pretax pre-exceptionals profit for the year to Sept 30 1998 of 110 mln stg compared with 99 mln for the year earlier.

Pretax profit was 84 mln stg against 196 mln on turnover of 401 mln stg compared with 460 mln stg. Earnings per share pre-exceptionals were 41.5 pence vs 24.4p, and post exceptionals 1.9 pence vs 72.2p. The company declared a final dividend of 10 pence, making 17.2p.

Chief executive Nick Morrell said: "The company has made an excellent start in its first year as a focused mining group. In particular, our Platinum division reported an outstanding result. The integration of our coal operations with the newly acquired Tavistock has proceeded well and exceeded forecasts provided to shareholders at the time of the acquisition."

15/TI,PD,AB/150 (Item 24 from file: 20)
DIALOG(R)File 20:(c) 2006 Dialog. All rts. reserv.

Survey Finds More Rapid Health Care Cost Growth in 1999
January 06, 1999
06 January 1999

NEW YORK--(BW HealthWire)--Jan. 6, 1999--
HMO Cost Increases Now Equaling Indemnity Plans

15/TI,PD,AB/151 (Item 1 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

**MANAGEMENT: An American's bridge into troubled waters: MANAGEMENT BANKING
IN CENTRAL EUROPE: Learning Czech will be the least of Jack Stack's
problems as he leaves New York to transform the fortunes of Ceska
Sporitelna, say William Hall and Robert Anderson**
June 30, 2000

ABSTRACT:
Speciality & Other Finance, Investment Banks

15/TI,PD,AB/152 (Item 2 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

**INSIDE TRACK: An American's bridge into troubled waters: MANAGEMENT BANKING
IN CENTRAL EUROPE: Learning Czech will be the least of Jack Stack's
problems as he leaves New York to transform the fortunes of Ceska
Sporitelna, say William Hall and Robert Anderson**
June 29, 2000

ABSTRACT:
Banks, Banks Speciality & Other Finance, Investment Banks

15/TI,PD,AB/153 (Item 3 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

COMPANIES & FINANCE: UK: Newsquest thrives as advertising rises
March 23, 1999

ABSTRACT:
Media, Publishing.

15/TI,PD,AB/154 (Item 4 from file: 476)

DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

COMPANIES & FINANCE: UK: Investors hope Halifax's new chief keeps his eye on the ball: James Crosby becomes chief executive as the bank is struggling to define its strategy, writes Christopher Brown-Humes
November 20, 1998

ABSTRACT:
Banks, Banks-Retail.

15/TI,PD,AB/155 (Item 5 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

Markets: Awash in mega-deals: London: But where's the logic? asks Philip Coggan
February 28, 1998

15/TI,PD,AB/156 (Item 6 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

Survey - Mastering global business: Learning more by learning together
February 13, 1998

15/TI,PD,AB/157 (Item 7 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

Comment & Analysis: Imperfect harmony: George Graham, William Hall and Christopher Adams look at the Dollars 36bn merger of Credit Suisse and Winterthur
August 12, 1997

ABSTRACT:
Banks-Merchant, Banks-Merchant. Insurance, Insurance-Composite. Life Assurance, Life Assurance.

15/TI,PD,AB/158 (Item 8 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

Survey - Mastering Finance 2: Why markets are still worlds apart
May 19, 1997

ABSTRACT:
Support Services, Education-Business Training & Employment Agencies.

15/TI,PD,AB/159 (Item 9 from file: 476)
DIALOG(R)File 476:(c) 2006 Financial Times Ltd. All rts. reserv.

Outsiders to the rescue - again: As the chairman of Midland Bank departs, David Lascelles reports on the continuing saga of woe at the UK clearer
March 6, 1991

15/TI,PD,AB/160 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2006 Business Wire. All rts. reserv.

Walt Disney Internet Group Releases Year-End Results Pro Forma Total Revenue for the Full Year is \$392 Million, With Pro Forma Total Revenue Growing 13% and Internet Revenue Growing 39% Over the Prior Year
November 9, 2000

15/TI,PD,AB/161 (Item 2 from file: 610)
DIALOG(R) File 610:(c) 2006 Business Wire. All rts. reserv.

infoUSA Reports Record Revenues and Internet Expansion for First Quarter 2000
April 18, 2000

15/TI,PD,AB/162 (Item 1 from file: 613)
DIALOG(R) File 613:(c) 2006 PR Newswire Association Inc. All rts. reserv.

Wpp Preliminary Results for Year Ended 31 December 1999
February 17, 2000

15/TI,PD,AB/163 (Item 2 from file: 613)
DIALOG(R) File 613:(c) 2006 PR Newswire Association Inc. All rts. reserv.

ONA Recognizes 99 Year Old Registered Nurse
August 3, 1999

15/TI,PD,AB/164 (Item 1 from file: 634)
DIALOG(R) File 634:(c) 2006 San Jose Mercury News. All rts. reserv.

WHILE BETTER OFF AS A GROUP, 13% OF ELDERLY LIVE IN POVERTY
- Monday, March 30, 1987

15/TI,PD,AB/165 (Item 1 from file: 636)
DIALOG(R) File 636:(c) 2006 The Gale Group. All rts. reserv.

Hewlett-Packard Co., Palo Alto
May 22, 1989

15/TI,PD,AB/166 (Item 1 from file: 810)
DIALOG(R) File 810:(c) 1999 Business Wire . All rts. reserv.

Jefferson Smurfit Group Announces Half-year Results to June 30, 1998;
Pre-tax Profit Up 55%
September 02, 1998

15/TI,PD,AB/167 (Item 2 from file: 810)
DIALOG(R) File 810:(c) 1999 Business Wire . All rts. reserv.

The Thomson Corporation Reports 1997 Results
March 18, 1998

15/TI,PD,AB/168 (Item 3 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Universal Foods Reports Earnings Per Share Rose 8% on a 2% Increase in Revenue for Fiscal 1997; Company Integrates Flavor and BioProducts Divisions

November 17, 1997

15/TI,PD,AB/169 (Item 4 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Standard & Poor's 1995 consumer price inflation outlook

December 29, 1994

15/TI,PD,AB/170 (Item 5 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Danek Group signs definitive agreement with Sofamor, S.A.

March 30, 1993

15/TI,PD,AB/171 (Item 6 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Viacom reports net earnings before extraordinary items of \$66 million or \$.55 per share for 1992 as compared to a net loss before extraordinary items of \$47 million or \$.41 per share for 1991

February 10, 1993

15/TI,PD,AB/172 (Item 7 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Viacom reports net earnings of \$45 million or \$.37 per share for third quarter 1992 as compared to a loss of \$13 million or \$.11 per share in 1991

October 22, 1992

15/TI,PD,AB/173 (Item 8 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Low inflation rate seen for rest of 1992, says Standard & Poor's

July 1, 1992

15/TI,PD,AB/174 (Item 9 from file: 810)

DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

Volvo reports earnings for the first quarter 1992

May 19, 1992

15/TI,PD,AB/175 (Item 10 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

First Interstate Bancorp reports results and declares dividend

January 22, 1992

15/TI,PD,AB/176 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**DIVERSIFIED INVESTMENT GROUP INC., PHILADELPHIA, TO BE ACQUIRED BY
WILMINGTON SAVINGS FUND SOCIETY**

DATE: August 31, 1988

15/TI,PD,AB/177 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2006 Institution of Electrical Engineers. All rts.
reserv.

**Title: Performance evaluation and cost analysis of cache protocol
extensions for shared-memory multiprocessors**

Abstract: We evaluate three extensions to directory-based cache coherence protocols in shared-memory multiprocessors. These extensions are aimed at reducing the penalties associated with memory accesses and include a hardware prefetching scheme, a migratory sharing optimization, and a competitive- **update** mechanism. Since each extension targets distinct components of the read and write penalties, they can be combined effectively. This paper identifies the **combinations** yielding the best performance gains and **cost** trade-offs in the context of a **class** of cache-coherent NUMA (Non-Uniform Memory Access) architectures. Detailed architectural simulations of a multiprocessor with single-issue, statically scheduled CPUs, using five benchmarks, show that the protocol extensions often provide additive gains when they are properly combined. For example, the combination of prefetching with the competitive- **update** mechanism speeds up the execution by nearly a factor of two under release consistency. The same speedup is obtained under sequential consistency by combining prefetching with the migratory sharing optimization. This paper shows that a basic write-invalidate protocol augmented by appropriate extensions can eliminate most memory access penalties without any support from the programmer or the compiler.

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